



### Sabbath

#### FOR STUDY

- » **Memory Text:** "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7, NKJV).
- » **Our Beliefs, no. 21, Stewardship:** "We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God's ownership by faithful service to Him and our fellow human beings, and by returning tithe and giving offerings for the proclamation of His gospel and the support and growth of His church."
- » Ellen G. White, *Thoughts From the Mount of Blessing*, pp. 7, 99

### IT'S ALL ABOUT MONEY

Tim Forneris. To anyone who recognizes the name, he's the lucky guy who caught Mark McGwire's record-breaking sixty-second home-run baseball worth an estimated \$1 million. (McGwire's seventieth home-run ball later sold for \$3 million.) Instead of keeping it for himself, Tim gave it back to McGwire.

While acknowledging this as "an honorable gesture," *Time* magazine used Forneris as an example of poor money-management skills ("Personal Time: Your Money," *Time*, February 8, 1999). By the world's standards he did not make a smart decision. After all, he had the right to keep the ball for himself. And who couldn't use \$1 million?

Forneris' response to the article included this statement: "Life is about more than just money. . . . Some possessions are priceless" (in *Time*, March 22, 1999).

Money is a unit of self-measurement in our world—some people think that how much we have determines who we are. Is it our wealth or material possessions that determines our worth?

Think of what gives us value in God's eyes. What did Jesus teach about the best way to utilize money? Read Matthew 19:16-21. Look at Jesus' answer to the rich young ruler: "If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me" (verse 21, NKJV).

How is Jesus' answer radically different from the way people generally think about the purpose and use of money?

### Sunday

#### RESPONDING

- » Read Philippians 4:19.
- » Have you heard people say, "Money isn't everything"? And your natural reaction is probably the same as anyone else's (who'll admit it): "Of course it is." Think of the many times you've asked your parents for something and they said, "We can't afford it." Ever wish you could have enough money to get what you need, what you want, what would make life really fun?
- » Money is not evil. The love of money is evil. What's the difference? At what point do you think money crosses the line from being a blessing to being a curse? What do you think is the connection between money and happiness? Can you have both? Is one a threat to the other?

### Monday

#### BIBLE ANSWERS ON STEWARDSHIP

- » Read Malachi 3:10; Acts 2:44-47; 2 Corinthians 9:7.
- » In light of these Bible passages, what does stewardship mean to you? How does the way you manage your money and other resources an evidence of your faithfulness to God? How does supporting the mission of the church with part of your money help you develop good habits of stewardship? How can you make a difference by supporting mission work and helping others with your financial contributions?
- » "Jesus, while He dwelt on earth, dignified life in all its details by keeping before men the glory of God, and by subordinating everything to the will of His Father. If we follow His example, His assurance to us is that all things needful in this life 'shall be added.' Poverty or wealth, sickness or health, simplicity or wisdom—all are provided for in the promise of His grace" (Ellen G. White, *Thoughts From the Mount of Blessing*, p. 99).

Find the hidden words within the grid of letters.  
The words can be forward, backward, down, up, and diagonal.

P L U N D E R M N A M E F X J  
 V Y E N O M A O Q R Q L Q B E  
 Z I V A D Y I H R T Z B Y U W  
 S A J E P T G I Q J W A P F E  
 Z U E B I E C D R V E U F I L  
 F R O B M H F S K V H L B Y S  
 G S M I E E T B W D T A M R L  
 B A H S C Z W S E Y O V T I O  
 Y S R L W E M T Z L R C Z R O  
 P T S X E E R N I L U C R E T  
 X V O T H W A P R F Z T U U S  
 N B K O A U X L P J J E V J D  
 U N D T B R M A T X U O L A P  
 D C C M E A P Q K H U H S S M  
 O F T Z F S T N H R O J N E Y

What words in the puzzle show treasure as something beautiful and good?

What words are sometimes a sign of treasure that has been obtained for selfish reasons?

ambition   greed   lucre   precious   star  
 booty   jewels   money   prize   valuable  
 gem   loot   plunder   riches   wealth





Tuesday

**REFLECTING**

- » “Those who are rich and honorable in their own eyes do not ask in faith, and receive the blessing of God. They feel that they are full, therefore they go away empty. Those who know that they cannot possibly save themselves, or of themselves do any righteous action, are the ones who appreciate the help that Christ can bestow. They are the poor in spirit, whom He declares to be blessed” (Ellen G. White, *Thoughts From the Mount of Blessing*, p. 7).
- » How you manage money is a reflection of your relationship with God. It probably doesn't seem like a big deal right now, since you probably don't have much money nor a job or bills to pay. So why learn about money? Well, the reason is really very simple: starting early gives you a head start at tackling a problem that many adults have—a struggle with money management that affects their relationship with Jesus.
- » So have an open mind and try out Friday's exercise for six months to start learning some money-management skills that will honor God.

Thursday

**CONNECTING**

- » Review the memory text.
- » Living in God's kingdom is living in His presence (see **Hebrews 4:13**). Does this motivate you to want to change any of the ways you act and spend money? When you realize that God owns everything, every spending decision becomes a spiritual decision. Your attitude will not be about the value of money in terms of what it can do for you; instead, you will look at money as a blessing to return—to God's church, and to others in need.

Wednesday

**BIBLE INSIGHTS**

Fill in the blanks. Texts are taken from the New King James Version of the Bible.

1. “For if there is first a willing mind, \_\_\_ \_\_\_ according to what \_\_\_ \_\_\_” (2 Corinthians 8:12).
2. “He who \_\_\_ to the poor will \_\_\_” (Proverbs 28:27).
3. “As for every man to whom God has given \_\_\_ and \_\_\_, and given him power to eat of it, to receive his heritage and rejoice in his labor—\_\_\_” (Ecclesiastes 5:19).
4. “Both riches and honor come from You, and You reign over all. In Your hand is \_\_\_ and \_\_\_; in Your hand it is to make \_\_\_ and to give \_\_\_ to \_\_\_” (1 Chronicles 29:12).
5. “And my God shall supply \_\_\_ your \_\_\_ according to His \_\_\_ in glory by \_\_\_” (Philippians 4:19).
6. “‘Bring all the \_\_\_ into the storehouse, that there may be food in My \_\_\_, and try Me now in this,’ says the Lord of hosts, ‘if I will not open for you the \_\_\_ of \_\_\_ and pour out for you such \_\_\_ that there will not be \_\_\_ enough to \_\_\_ it’” (Malachi 3:10).
7. “Now to Him who is able to do \_\_\_ all that we \_\_\_ or \_\_\_, according to the power that works in us, to Him be glory in the church by Christ Jesus to all generations, forever and ever. Amen” (Ephesians 3:20, 21).

Friday

**APPLYING**

- » You have learned a lot about money this week, and you probably think it'll be a good idea to put all this into practice. The best place to start is your money source—and that's probably your parents, grandparents, uncle, aunt, etc. Now sit down with your money source and figure out a game plan—a way you can learn to be responsible with money starting right now so you will avoid debt and other financial pitfalls when you're grown up.
- » The following sample plan can help you plan your budget so that you could save for those things that are most important.

**Sarah's Financial Plan**

- » Sarah is 12 years old, and her parents give her a weekly allowance equivalent to her age. Since she's 12, she gets \$12 a week, which is \$48 a month. Sarah's parents will be responsible for her clothes, education, and food, and have set limits on how much they will spend on each.
  - » They have decided that Sarah will use her allowance in the following way and divide the money into specific envelopes each month. Keeping the money separate keeps Sarah from “borrowing” from one envelope to fill another. Every few months her parents deposit her savings for education or for any other purpose into a bank account. When her FAMILY envelope adds up to a substantial amount, she treats her family—to something they like! Sarah saved the contents of her MISSION envelope for two years and was able to send a girl in Bosnia to school for a year through ADRA!
- |                       |     |                  |     |
|-----------------------|-----|------------------|-----|
| Tithe                 | 10% | Family           | 20% |
| Missions              | 5%  | Gifts for others | 10% |
| Offering              | 5%  | Personal expense | 10% |
| Savings for education | 40% |                  |     |
- » When you have made up a similar plan that you are happy with, try it out for six months. You're sure to have a good feeling about being in partnership with the God who gives you all you have and more.

